

The Internet is transforming the way consumers across this country are buying products and services. Today, 55 percent of the population uses the Internet in the United States, and that number is expected to increase substantially by the end of 1999. Last year, 35 million households purchased something on the Internet. In addition, more than one quarter of all U.S. retailers has an e-commerce Web site, and the U.S. Department of Commerce predicts that online sales could surpass \$300 billion by the end of 2002.

The Internet is a retailer's dream, taking advantage of lower overhead and transaction costs and leveraging its easy access and convenience for millions of consumers. However, online shopping raises concerns for consumers. Is it safe to buy online? Will businesses deliver on their sales promises? Are buyers protected from fraud and privacy infringements?

Overall customer satisfaction among online shoppers is generally good. However, common complaints received about online merchants include: misleading advertising; goods or services not delivered as agreed; guarantees not honored or honored with unsatisfactory service; and credit or billing problems. Complaints about online retailers are similar to the complaints generated by traditional "bricks-and-mortar" businesses.

Retailers wishing to increase sales through the Internet can build consumer trust and confidence in their Web sites by using meaningful third-party assurance seal programs. One such program is CPA WebTrust, which was developed jointly by the American Institute of Chartered Accountants (CICA).

WebTrust is the only comprehensive seal of assurance program for e-commerce sites around the world. CPA's in the United States have been providing assurance services to the public for over 65 years, and WebTrust is a logical extension of their expertise onto the Internet. Uniquely qualified to offer assurance services, CPA's are trusted and respected professionals with the credibility necessary to build confidence among online buyers.

A WebTrust-licensed CPA examines online businesses at least every 90 days to make sure the site is in compliance with the rigorous WebTrust Principles and Criteria. The CPA assures that the online business is abiding by its stated privacy policies, adheres to its stated business practices, processes secure transactions, and provides resolution for customers with complaints about product or service quality. WebTrust assures customers that the Web site has met the most comprehensive e-commerce standards that protect online buyers.

By giving credibility to both small and large e-commerce sites, WebTrust helps them to access a worldwide customer base and bring global electronic commerce to its full potential. It also helps them to deliver on their sales promises and build a loyal, online customer base. WebTrust helps online businesses turn shoppers into buyers by reducing the risks of online shopping, including the potential for fraud.

Global in its focus, WebTrust is currently offered in the United States, Canada, Puerto Rico, England, Scotland, Ireland, Wales, and Australia. Discussions are underway with several other accountancy institutes in Europe

and the Asia-Pacific Rim. WebTrust complies with EU data protection policies and Privacy Bill C-54 in Canada. For more information about CPA WebTrust, you can visit <http://www.cpawebtrust.org>

Mr. Speaker, today over 100 million Americans will surf the Internet, some wishing to make a purchase. Consumers need and deserve to be protected and private-sector programs like CPA WebTrust need to be encouraged to ensure the prosperity and vitality of America's 21st century digital economy.

**HONORING JOHN WILLIAMS AS HE  
ANNOUNCES HIS RETIREMENT  
AS PRESIDENT OF THE GREATER  
CINCINNATI CHAMBER OF COM-  
MERCE**

**HON. ROB PORTMAN**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 18, 1999*

Mr. PORTMAN. Mr. Speaker, I rise today to honor John Williams, a valued friend and constituent who has served as president of the Greater Cincinnati Chamber of Commerce since November 1, 1984, and has just announced he will step down in February, 2001. John manages the Chamber's active 7,000 member organization, a talented 80 person staff and extensive network of volunteers. Under John's guidance, the nation's fourth largest chamber has twice received the chamber of the Year Award from its peer organizations.

John has been actively involved in every significant civic issue affecting our area. He has been a leader focused on finding solutions to problems, including the campaign to retain Cincinnati's professional sports teams and build two new stadiums; the development of the Blue Chip Campaign for Economic Development and the Partnership for Greater Cincinnati; the growth of the Greater Cincinnati/Northern Kentucky International Airport, the increased importance of small business; and the Chamber's concentration on becoming more inclusive and regionally focused.

A native Cincinnati, John grew up in Dayton and graduated from the Kent School in Connecticut, Princeton University, and the University of Cincinnati College of Law. He served in the U.S. Marine Corps for three years, including a tour in Vietnam as a rifle company commander, where he was injured twice. He was decorated with the Bronze Star with combat V for valor, and two Purple Hearts. In 1971, he joined the prestigious Cincinnati law firm of Taft, Stettinuis and Hollister, and was admitted to partnership in 1977. John practiced corporate and securities law until he left his leadership position to join the Chamber in 1984.

John insists that leading the Greater Cincinnati Chamber of Commerce is the greatest job in the world. That may be true, but only because he has made it so by his activism and success. He also serves our community as a board member of Downtown Cincinnati, Inc.; the Greater Cincinnati Center for Economic Education; the Kenton County Airport Board; the Greater Cincinnati Convention and

Visitors Bureau; and the Queen City Club. John is married to Francie Woodward Williams.

All of us in the Greater Cincinnati area congratulate John on his service. We appreciate his outstanding leadership and friendship, and we wish him well in his final months of service and the new challenges to come.

**IN HONOR OF THE AMERICAN AS-  
SOCIATION OF PHYSICIANS OF  
INDIAN ORIGIN**

**HON. DENNIS J. KUCINICH**

OF OHIO

IN THE HOUSE OF REPRESENTATIVES

*Monday, October 18, 1999*

Mr. KUCINICH. Mr. Speaker, I rise today to honor the members of the American Association of Physicians of Indian Origin. The members of the Central Ohio chapter will be holding their annual meeting of the Ohio AAPI on the weekend of October 23, 1999.

The American Association of Physicians of Indian Origin represents 32,000 physicians of Indian origin practicing all over the United States. The AAPI is concerned with the treatment of International Medical Graduates as they embark on their journey of medical education and practices here in the United States. They also concentrate their efforts on the health status of the Indian American community in the United States.

There are more than 2,000 medical doctors from India who have settled in Ohio. These men and women have moved across the world from their home towns in order to provide the best medical care to the citizens of the state of Ohio. They are bringing their heritage to our great state to add to the cultural diversity. They have dedicated their lives to selfless acts of giving and deserve the utmost respect.

I urge my fellow colleagues to please join me in recognizing these men and women of the American Association of Physicians of Indian Origin for their dedication to medical care in the state of Ohio.

**CONFERENCE REPORT ON H.R. 2684,  
DEPARTMENTS OF VETERANS  
AFFAIRS AND HOUSING AND  
URBAN DEVELOPMENT, AND  
INDEPENDENT AGENCIES APPROPRIATIONS ACT, 2000**

SPEECH OF

**HON. NANCY PELOSI**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, October 14, 1999*

Ms. PELOSI. Mr. Speaker, I rise to support the VA-HUD conference report. I commend the conferees for the improvements they made to the House passed bill. However, I continue to be concerned that these improvements do not adequately fund America's housing needs.

The conferees provided 60,000 new Section 8 vouchers; increased the funding for operating subsidies for public housing to \$3.1 billion, increased the funding for Housing for